

THE DOMINION BANK.

Capital, \$1,500,000. Rest, \$850,000

Directors:

JAMES AUSTIN, President. HON. FRANK SMITH, Vice-President. James Crowther, Edward Lendlay, E. B. Oster, James Scott, Wilmot D. Matthews.

Head Office, - Toronto

Agencies at Brampton, Belleville, Cobourg, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby and Queen Street, Toronto, corner of Esther Street.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China and Japan.

COCHRANE, CASSILS & CO., BOOTS & SHOES

WHOLESALE,

Cor. Craig and St. Francois Xavier St.

MONTREAL, Que.

M. H. COCHRANE. CHARLES CASSILS

WILLIAM DOW & CO. BREWERS AND MALTSTERS.

Superior Pale and Brown Malt, India Pat and Other Ales, Extra Double and Single

Stout, in wood and bottle.

Families Supplied.

THE FOLLOWING BOTTLERS

only are authorized to use our labels, viz

THOS. J. HOWARD, 516 Dorchester street. JAS. VIRTUE, 111 Lymer street. THOS. FERGUSON, 162 St Elizabeth street. WM. BRIDOR, 556 Ontario street. THOS. KINSELLA, 144 Ottawa street.

GEO. W. HAMILTON.

STOCK BROKER,

7 ST. SACRAMENT ST.

Member Montreal Stock Exchange. Stocks and Bonds bought and sold.

AGENT

NORWICH UNION FIRE INS. SOCIETY,

OF NORWICH, ENGLAND.

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Notice to Contractors.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for Post-Office, &c. Berlin, Ontario," will be received of this office until WEDNESDAY, the 19th DECEMBER next, inclusively, for the erection and completion of

Post Office, &c.,

- AT -

BERLIN, ONTARIO.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the Post-office, Berlin, on and after MONDAY, the 28th instant.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied and signed with their actual signatures.

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works equal to five per cent. of the amount of the tender which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department will not be bound to accept the lowest or any tender.

By order, F. H. ENNIS, Secretary.

Department of Public Works, Ottawa, Nov. 16th, 1883.

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NORTH AMERICAN LIFE ASSURANCE CO

(Incorporated by Special Act of Dominion Parliament.)

Head Office, 23 Toronto Street, Toronto.

FULL GOVERNMENT DEPOSIT.

HON. ALEX. MACKENZIE, M.P., Ex-Prime Minister of Canada, President,

WM. McCABE, F.I.A., Eng., Managing Director.

HON. ALEX. MORRIS, M.P.P., Ex-Lieut.-Gov. of Manitoba, Vice-President.

JOHN L. BLAIKIE, Pres. Can. Landed Credit Co., Vice-President.

The special features of this Company are its Tontine Investment and Semi-Tontine Investment Policy, and its Commercial Endowment Policy. It also issues annuities and all forms of Life Policies.

The first two secure a large return for the money invested, while the latter yields maximum insurance for minimum outlay.

By the last the great protection of life insurance is furnished for payments called for only as deaths occur.

Pay as you go, and get what you pay for, as in fire insurance. This plan places reliable life insurance within the reach of the masses at an estimated cost of about 50 per cent. of the lowest ordinary life rates.

It is the best plan for those who want insurance only, and easiest for Agents to work.

AGENTS WANTED IN ALL UNREPRESENTED PLACES. Full particulars furnished on application to the Company.

OPINIONS OF EMINENT CONSULTING ACTUARIES.

Mr. WILLIAM McCABE, F.I.A., Eng. Managing Director, North America Life.

Boston, Mass., August 31, 1883.

DEAR SIR,—The paper you have submitted and explained to me, entitled "Commercial Endowment Insurance by Graduated Mortuary Payments and Deposits," sets forth a plan of Life Insurance which I have no hesitation in saying will serve a large class of insurers better than the usual plan which requires larger payments.

These "Graduated Mortuary Payments and Deposits" are quite sufficient for safety of the Company, and well adapted to secure its cohesion and stability

ELIZUR WRIGHT, Consulting Actuary.

New York, August 13, 1883.

WILLIAM McCABE, Esq., F.I.A. Managing Director, North American Life Assurance Company.

DEAR SIR,—I have carefully examined your new plan of "Commercial Endowment" Insurance. The Mortuary payments to provide for the sum assured at death are sufficient for the purpose, and are properly graduated according to the increasing age of insurers, being computed upon the Standard Tables used by Life Assurance Companies. The Deposits required, together with part of the Mortuary Payments, will be adequate to provide for the payment of the Pure Endowment stated, at the end of twenty years.

The plan is a happy combination of the Natural Premium System with the Pure Endowment feature which guarantees a definite sum of Insurance and yields to the insured a good return for his money, while it secures the cohesion and stability of the Company. It is well adapted to supply the wants of many persons, who are unable to meet the heavy expense required to maintain a policy upon the ordinary plan. It is an ENTIRELY SAFE PLAN, granted and guaranteed by an established and reliable Company.

LUCIUS McADAM, Consulting Actuary.

MONTREAL LOCAL DIRECTORS:

HON. D. A. MACDONALD, Ex Lieut.-Governor of Ontario. Ho. J. R. THIBAUDEAU, Senator. ANGELO ROBERTSON, Esq., President Montreal Harbor Trust. HON. H. MERCIER, M.P.P., Ex-S. J. General. JOHN McCOUGAL, Esq., Manufacturer. A. DESJARDIN, Esq., M.P., President Jacques-Cartier Bank. THOMAS WHITE, Esq., M.P. W. H. HINGSTON, Esq., M.D. E. P. LACHAPPELLE, Esq., M.D., Prof. Laval University.

GEO. FORBES, Superintendent.

CHARLES AULT, M.D., Manager Province of Quebec.

MONTREAL OFFICE: 185 ST. JAMES STREET,

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

CAPITAL AND ASSETS.....\$1,746,640 32 INCOME FOR YEAR ENDING 31st DECEMBER, 1882..... 1,602,422 45

HEAD OFFICE,—TORONTO, ONT.

A. M. SMITH, President.

J. J. KENNY, Managing Director.

JAS BOOMER, Secretary.

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Grand Trunk R'y IMPERIAL BANK OF CANADA.

NOTICE.

On and after MONDAY, OCTOBER the 16th Trains for the East will leave Montreal as follows:—

7.00 A.M. MIXED TRAIN for Quebec, Island Pond and intermediate Stations.

3.15 P.M. PASSENGER TRAIN for Island Pond and intermediate Stations.

5.10 P.M. PASSENGER TRAIN for St. Hyacinthe and intermediate Stations, returning from St. Hyacinthe at 7.25 a.m.

10.00 P.M. NIGHT EXPRESS for Quebec and Portland.

JOSEPH HICKSON, General Manager.

Montreal, October 10th, 1883.

Capital, - - - - \$1,500,000 Capital paid-up, - - \$1,500,000 Rest, - - - - - \$650,000

DIRECTORS.

H. S. HOWLAND, Esq., President. T. R. MERRITT, Esq., Vice-President. (St. Catharines.) Hon. Jas. R. BENSON, Wm. RAMSAY, Esq., T. R. WADSWORTH, Esq., P. HUGHES, Esq., JOHN FISKEN, Esq. D. R. WILKIE, Cashier.

B. JENNINGS, INSPECTOR.

HEAD OFFICE: - - - - - TORONTO.

BRANCHES.

Fergus, Ingersoll, Port Colborne, St. Catharines, Brandon, Man. St. Thomas, Welland, Woodstock, Winnipeg, Man.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

RAILWAYS.

CENTRAL VERMONT RR.

GREEN MOUNTAIN ROUTE.

Two Express Trains daily to New York, with Pullman and Wagner Sleeping and Parlor Cars attached.

Three Express Trains daily to Boston with Pullman Buffet Parlor and Sleeping Cars attached.

TRAINS LEAVE MONTREAL.

8.30 a.m. FAST TRAIN, arriving St. Albans 10.50 A.M., Burlington 12.10 P.M., Montpelier 12.50 P.M., White River Junction 2.40 P.M., Boston via Concord Manchester and Lowell, 7.05 P.M., New London 8.50 P.M., and New York, via Springfield, at 11.10 P.M.

4.45 p.m. NIGHT EXPRESS, arriving St. Albans 7.15 P.M., Burlington 8.3 P.M., Rutland 10.30 P.M., Troy 1.00 A.M., Albany 1.20 A.M., New York 8.45 A.M.; also to Waterloona and Megog, Montpelier White River Junction, Bellow's Falls, Northampton, Holyoke, Springfield, New York via New Haven, Boston via Fitchburg, arriving 9.37 A.M., and Worcester via B. B. & G. R. R., arriving 9.30 A.M.

8.30 p.m. BOSTON NIGHT EXPRESS, arriving St. Albans 10.40 P.M., Burlington 12.10 A.M., Montpelier 1.00 A.M., White River Junction 2.55 A.M., Concord 5.35 A.M., Manchester 6.15 A.M., Nashua 6.55 A.M., Lowell 7.35 A.M., and Boston 8.30 A.M.

This Train makes close connection at Nashua for Worcester, Providence, and all points on N. Y. & N. E. R. R's.

GOING NORTH.

NIGHT EXPRESS via Troy leaves New York at 6.30 p.m. arriving Montreal 8.25 a.m. DAY EXPRESS leaves Boston via Fitchburg 8.00 a.m. via Lowell 8.30 a.m.; arrive Montreal 8.40 p.m.

FAST TRAIN leaves Boston via Lowell 1.00 p.m. arriving Montreal 10.50 p.m. with Pullman Buffet Parlor Car to Montreal and Sleeping Car to Chicago WITHOUT CHANGE.

NIGHT EXPRESS leaves Boston via Lowell, 7 p.m., via Fitchburg 8 p.m., and New York at 4.30 p.m. via Springfield, arriving in Montreal at 8.25 a.m.

For Tickets and Freight Rates, apply at the Central Vermont Railroad Office, 136 St. James street.

A. C. STONEGRAVE, Canadian Passenger Agent.

Boston Office, 260 Washington street. New York Office, 271 Broadway.

J. W. HOBART, General Manager.

S. W. CUMMINGS, General Passenger Agent.

St. Albans, Vt., November 19th, 1883.

INTERCOLONIAL RAILWAY.

1883 FALL ARRANGEMENT, 1883 Commencing Oct. 15, 1883.

THROUGH EXPRESS PASSENGER TRAINS RUN DAILY (Sunday excepted), as follows:—

Table with columns: Leave, Arrive, Point, Time. Includes routes to Point Levi, Riviere-du-Loup, Cacouna, Trois Pistoles, Rimouski, Little Metis, Metapedia, Campbellton, Dalhousie, Bathurst, Newcastle, Moncton, St. John, and Halifax.

These Trains connect at Chaudiere Curve with the Grand Trunk Train leaving Montreal at 10.00 p.m., and at Campbellton with the Steamer "ADMIRAL," sailing Wednesday and Saturday mornings for Gaspe, Perce, Paspébec, &c., &c.

The Trains to Halifax and St. John run through to their destination on Sunday.

The Pullman Car leaving Montreal on Monday, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspe Prince Edward Island, and all places in the Maritime Provinces.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Eastern Freight and Passenger Agent,

136 St. James Street,

(Opposite St. Lawrence Hall,) Montreal.

D. POTTINGER, Chief Superintendent,

Moncton, N.B., 15th Oct., 1883.

ST. LOUIS HOTEL,

THE RUSSELL HOTEL CO., PROPRIETORS.

WILLIS RUSSELL, President, Quebec.

THIS HOTEL, WHICH IS UNRIVALLED for size, style and locality in Quebec, is open throughout the year for pleasure and business travel.